



2165

PATENT
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION OF : Keresman, III, et al.
FOR : **SECURE AND EFFICIENT
PAYMENT PROCESSING
SYSTEM**
SERIAL NO. : 09/488,297
FILED : January 20, 2000
EXAMINER : Unknown
ART UNIT : 2165
ATTORNEY DOCKET NO. : PRA 2 0001

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, applicants herewith submit the following Supplemental Disclosure Statement concerning art of which the applicants are aware. Copies of the patents and Form PTO-1449 are enclosed herewith.

Under Rule 98(a)(3), no concise explanation of relevance is required for information that is in the English language. Accordingly, the enclosed patents require no further explanation.

This Supplemental Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. Although it is believed no fee is necessary, any deficiency in fees should be charged to Deposit Account No. 06-0308.

CERTIFICATE OF MAILING

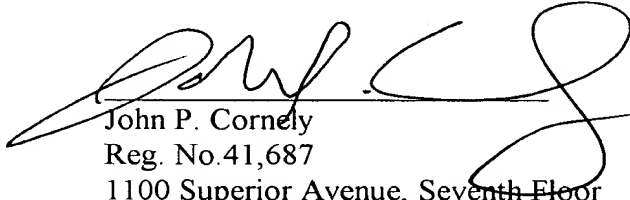
I hereby certify that this **INFORMATION DISCLOSURE STATEMENT** is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231, on January 31, 2002.

Iris E. Nauth

It is respectfully requested that the attached documents be considered and officially cited in examination of this application.

Respectfully submitted,

FAY, SHARPE, FAGAN,
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